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B1 (Official Form 1)	(12/07)				oannon		igo ± o.	0.				
		United No			ruptcy of Illino		,			Volu	untary	Petition
Name of Debtor (if Scott, Shawar		ter Last, First,	, Middle):			Namo	e of Joint De	ebtor (Spouse	) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and			years			
Last four digits of So	oc. Sec./Comp	lete EIN or of	ther Tax I	D No. (if mo	re than one, sta	te all) Last	four digits o	f Soc. Sec./Co	omplete EIN	or other Tax	x ID No. (if	more than one, state al
Street Address of Do 2007 Georgeto Waukegan, IL		Street, City, a	and State)	:			t Address of	f Joint Debtor	(No. and Str	reet, City, an	nd State):	
					ZIP Code	:						ZIP Code
County of Residence	or of the Prin	cipal Place o	f Busines		60085	Coun	ty of Reside	ence or of the	Principal Pla	ace of Busin	ess:	1
Mailing Address of	Debtor (if diffe	erent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	or (if differen	nt from stree	et address):	
				Г	ZIP Code	:						ZIP Code
Location of Principa (if different from str			:									1
Тур	e of Debtor		1	Nature	of Business	;		Chapter	of Bankrup	otcv Code U	nder Whic	eh
	of Organization)			(Checl	one box)			-	Petition is Fi	. •		
(Ch  ■ Individual (inclu  See Exhibit D on  □ Corporation (inc	page 2 of this	form.	Sing in 1 Rail	1 U.S.C. § road ekbroker	eal Estate as 101 (51B)	s defined	Chapt Chapt Chapt Chapt	ter 9 ter 11 ter 12	of □ Cl	hapter 15 Pe a Foreign M hapter 15 Pe a Foreign N	Main Procee tition for R	eding ecognition
☐ Partnership		,		nmodity Broring Bank	oker		☐ Chapt	ter 13	01	a roreign N	Noninam Pro	oceeding
Other (If debtor is check this box and			Oth							e of Debts		
	,		und	(Check box tor is a tax- er Title 26 o	empt Entity x, if applicable exempt orgof the Unite and Revenue	e) ganization d States	defined "incurr	are primarily cod in 11 U.S.C. § red by an indivioual, family, or	onsumer debts, 101(8) as dual primarily	for		are primarily ess debts.
	Filing I	Fee (Check or	ne box)			Chec	k one box:	-	Chapter 11	Debtors		
■ Full Filing Fee a □ Filing Fee to be attach signed app	paid in installn					Chec	Debtor is k if:		usiness debto	or as defined	l in 11 U.S.	C. § 101(51D).
is unable to pay								aggregate non s or affiliates)				ing debts owed
☐ Filing Fee waive attach signed app	r requested (ap dication for th	oplicable to cl e court's cons	hapter 7 in sideration.	ndividuals o See Official	only). Must Form 3B.		Acceptan	being filed wices of the plant creditors, in a	n were solici	ted prepetiti		
Statistical/Adminis  Debtor estimates  Debtor estimates there will be no	that funds wil	l be available exempt prop	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS FO	OR COURT	USE ONLY
Estimated Number of		П	п			п			]			
1- 50- 49 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets												
\$0 to \$50,000 \$50,000 \$100,00	to \$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million		More than				
Estimated Liabilities	to \$100,001 to	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion					

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Document Page 2 of 37 **B1** (Official Form 1)(12/07) Page 2 Name of Debtor(s): Voluntary Petition Scott, Shawanda E. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ David M. Siegel</u> December 24, 2007 Signature of Attorney for Debtor(s) (Date) David M. Siegel Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

### **Voluntary Petition**

(This page must be completed and filed in every case)

Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Shawanda E. Scott

Signature of Debtor Shawanda E. Scott

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

December 24, 2007

Date

### Signature of Attorney\*

#### X /s/ David M. Siegel

Signature of Attorney for Debtor(s)

#### David M. Siegel #06207611

Printed Name of Attorney for Debtor(s)

#### David M. Siegel & Associates

Firm Name

790 Chaddick Drive Wheeling, IL 60090

Address

#### (847) 520-8100

Telephone Number

#### December 24, 2007

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Scott, Shawanda E.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

		1 tot theri District of Immois		
In re	Shawanda E. Scott		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

	receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompani	ed by a motion for determination by the court.]
☐ Incapacity. (D	efined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to	be incapable of realizing and making rational decisions with respect to
financial responsibilities.	);
☐ Disability. (De	efined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable e	effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active militar	y duty in a military combat zone.
☐ 5. The United States t requirement of 11 U.S.C. § 109(	rustee or bankruptcy administrator has determined that the credit counseling h) does not apply in this district.
I certify under penalty	of perjury that the information provided above is true and correct.
Signature of Debtor:/s/ Sha	
Shawa	ında E. Scott
Date: <b>December 24, 2007</b>	

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B6 Summary (Official Form 6 - Summary) (12/07)

<b>United States Bankruptcy Cou</b>	rt
<b>Northern District of Illinois</b>	

In re	Shawanda E. Scott		Case No		
_		Debtor	,		
			Chapter	7	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	3,322.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		18,470.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,295.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,704.00
Total Number of Sheets of ALL Schedu	ıles	14			
	T	otal Assets	3,322.00		
			Total Liabilities	18,470.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Shawanda E. Scott		Case No.		
-		Debtor			
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	1,295.00
Average Expenses (from Schedule J, Line 18)	1,704.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,726.00

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		18,470.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		18,470.00

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B6A (Official Form 6A) (12/07)

In re	Shawanda E. Scott		Case No.	
		Debtor	,	

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Joint, or Secured Claim Deducting any Secured Claim or Exemption Community

None

Sub-Total > 0.00 (Total of this page)

0.00 Total >

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Shawanda E. Scott	Case No.	)
_		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  Security deposits with public utilities, telephone companies, landlords, and others.  Household goods and furnishings, including audio, video, and computer equipment.  Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact dise, and other collections or collectibles.  Normal Apparel  Normal Apparel  Firearms and sports, photographic, and other hobby equipment.  Life Insurance Policies Whole  Annuities. Itemize and name each issuer.		Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  Security deposits with public utilities, telephone companies, landlords, and others.  Household goods and furnishings, including audio, video, and computer equipment.  Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  Normal Apparel  Normal Apparel  Fus and jewelry.  K  Firearms and sports, photographic, and other hobby equipment.  Life Insurance Policies Whole  Name insurance company of each policy and itemize surrender or refund value of each.  Annuities. Itemize and name each issuer.	1.	Cash on hand	X		
thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.  3. Security deposits with public utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  7. Furs and jewelry.  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies, Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	2.	accounts, certificates of deposit, or		-	200.00
utilities, telephone companies, landlords, and others.  4. Household goods and furnishings, including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact dise, and other collections or collectibles.  6. Wearing apparel.  Normal Apparel  - 300.0  Furs and jewelry.  X  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.		thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Savings Account Waukegan Savings	-	357.00
including audio, video, and computer equipment.  5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel.  7. Furs and jewelry.  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.  X	3.	utilities, telephone companies,	Security Deposit	-	965.00
objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  6. Wearing apparel. Normal Apparel - 300.0  7. Furs and jewelry. X  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.  X	4.	including audio, video, and	T.V., Furniture	-	1,000.00
7. Furs and jewelry. X  8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.  X  Life Insurance Policies Whole - 500.0  X	5.	objects, antiques, stamp, coin, record, tape, compact disc, and	X		
8. Firearms and sports, photographic, and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	6.	Wearing apparel.	Normal Apparel	-	300.00
and other hobby equipment.  9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	7.	Furs and jewelry.	x		
Name insurance company of each policy and itemize surrender or refund value of each.  10. Annuities. Itemize and name each issuer.	8.	Firearms and sports, photographic, and other hobby equipment.	X		
issuer.	9.	Name insurance company of each policy and itemize surrender or	Life Insurance Policies Whole	-	500.00
Sub-Total > 3.322.00	10.		x		
Sub-Total > 3.322.00					
				Sub-Tota	al > <b>3,322.00</b>

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Shawanda E. Scott	Case No.
		,

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(To	otal of this page)	ai / <b>U.UU</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Shawanda E. Scott	Case No.
		;

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >
(Total of this page)
Total >

0.00

3,322.00

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B6C (Official Form 6C) (12/07)

In re	Shawanda E. Scott	Case No.	_

Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Checking Account Armed Forces Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
Savings Account Waukegan Savings	735 ILCS 5/12-1001(b)	357.00	357.00
Security Deposits with Utilities, Landlords, and O Security Deposit	thers 735 ILCS 5/12-1001(b)	965.00	965.00
Household Goods and Furnishings T.V., Furniture	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel Normal Apparel	735 ILCS 5/12-1001(a)	300.00	300.00
Interests in Insurance Policies Life Insurance Policies Whole	215 ILCS 5/238	500.00	500.00

Total: 3,322.00 3,322.00 Case 07-24203 Doc 1 Filed 12/24/07 Entered 12/24/07 12:22:42 Desc Main

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B6D (Official Form 6D) (12/07)

In re	Shawanda E. Scott	Case No.	
•		Debtor	

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	LZGEZ	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				┰	T E D			
	1			Ш	D	Ш		
			Value \$					
Account No.				П		П		
	1							
			Value \$					
Account No.								
	1							
			Value \$					
Account No.								
	1							
			Value \$					
0 continuation sheets attached			S	ubt	ota	ıl		
continuation sheets attached			(Total of the	nis p	oag	ge)		
				Т	ota	,	0.00	0.00
			(Report on Summary of Sc				0.00	0.00
			(Report on Summary of Se					

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B6E (Official Form 6E) (12/07)

•				
In re	Shawanda E. Scott		Case No.	
_		Debtor ,		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. the the how labeled "Cubtotale".

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report total also on the Statistical Summary of Certain Liabilities and Related Data.	
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible rel of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	ativ
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. $\S$ 507(a)(3).	of
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent surpresentatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ines
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to $$2,425$ * for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. $$507(a)(7)$ .	
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Fed Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	era
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re	Shawanda E. Scott	Case No.	
-		Debtor ,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	СО	Hu	sband, Wife, Joint, or Community	C	U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J C		COZH_ZGWZ	UNL-QU-DAH	SPUTED		AMOUNT OF CLAIM
Account No. SBC-24515423 A0640378			6/07- 7/07 Collections	T	T E D			
AAC PO Box 2036 28405 Van Dyke Rd. Warren, MI 48093		-	Conections		D			1,023.00
Account No.			5/05	$\top$	Г		T	
American Cash-N-Go 474 N. Greenbay Road Waukegan, IL 60085		-	NOTICE ONLY					
Account No.		_	2007-10/07	$\frac{1}{1}$				0.00
Amsik Properties Ltd 1516 N. Elmhurst Rd., Ste. 131 Mount Prospect, IL 60056		-	Rent					
				$\perp$	L	L	1	6,869.00
Account No. 1057727315  AOL c/o NCO Financial Systems, Inc. PO Box 41417, Dept. 99 Philadelphia, PA 19101		_	12/05 Collections					29.00
	<u> </u>		1	Subt	tota	 .1	$\dagger$	7.004.00
<b>2</b> continuation sheets attached			(Total of t	his	pag	e)		7,921.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Shawanda E. Scott	Case No	
_	_	Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Ηι	usband, Wife, Joint, or Community	C	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	UNLIQUIDA	SPUTED	AMOUNT OF CLAIM
Account No. 255720518 0200333035			2/06	Т	A T E D		
Bank of Marin c/o Capital Management Services, In 726 Exchange Street, Suite 700 Buffalo, NY 14210		-	Collections		D		457.00
Account No. 4071-9301-4141-4627			7/07				
Bank of Marin c/o Palisades Collection, LLC PO Box 24133 Newark, NJ 07101-4133		-	Collections				455.00
							455.00
Account No.  Capital One Bank PO Box 85015 Richmond, VA 23285-5075		-	2007 Purchases				895.00
Account No. 8798100190975109			4/07-5/07				
Comcast PO Box 3001 Southeastern, PA 19398		-	Services				19.00
Account No. 1782304064			2007				
Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001		-	Utility Services				625.00
Sheet no. 1 of 2 sheets attached to Schedule of				Subt			2,451.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	_,:::::::

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B6F (Official Form 6F) (12/07) - Cont.

_			
In re	Shawanda E. Scott	Case No	
-		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L I QU I DAT	DISPUTED	
Account No. 3GY40527 173281829			4/07	٦т	T		
LVNV Funding c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044		-	Collections		E D		1,408.00
Account No. <b>7500045440617</b>	T		8/07	1		T	
North Shore Gas PO Box A3991 Chicago, IL 60690-3991		-	Services				
							2,954.00
Account No. 7500045440617  Peoples Energy 130 E. Randolph Drive Chicago, IL 60601		-	9/06 - 6/07 Utility Services				
							2,808.00
Account No. 3018172	4		9/01 Collections				
Sprint PCS c/o Cavalry 7 Skyline Dr., 3rd Flr. Hawthorne, NY 10532		-	Conections				644.00
Account No. <b>25378753317040000</b>	+	+	4/01	+	+	$\vdash$	
TCF National Bank c/o Heller & Frisone 33 N. LaSalle St., #1200 Chicago, IL 60602		-	Collections				284.00
Sheet no. 2 of 2 sheets attached to Schedule of	-		1	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				8,098.00
				7	Γota	al	
			(Report on Summary of So	chec	lule	es)	18,470.00

AAC PO Box 2036 28405 Van Dyke Rd. Warren, MI 48093

American Cash-N-Go 474 N. Greenbay Road Waukegan, IL 60085

Amsik Properties Ltd 1516 N. Elmhurst Rd., Ste. 131 Mount Prospect, IL 60056

AOL c/o NCO Financial Systems, Inc. PO Box 41417, Dept. 99 Philadelphia, PA 19101

Asset Acceptance c/o McMahan & Sigunick Ltd 216 W. Jackson Blvd #900 Chicago, IL 60606

Bank of Marin c/o Capital Management Services, In 726 Exchange Street, Suite 700 Buffalo, NY 14210

Bank of Marin c/o Palisades Collection, LLC PO Box 24133 Newark, NJ 07101-4133

Bank of Marin c/o Professional Credit Services, I PO Box 397 Farmingdale, NY 11735-0397

Capital One Bank PO Box 85015 Richmond, VA 23285-5075

Comcast PO Box 3001 Southeastern, PA 19398 Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001

LVNV Funding c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044

North Shore Gas PO Box A3991 Chicago, IL 60690-3991

Peoples Energy 130 E. Randolph Drive Chicago, IL 60601

Ranita Potts UNKNOWN UNKNOWN

Sprint PCS c/o Cavalry 7 Skyline Dr., 3rd Flr. Hawthorne, NY 10532

TCF National Bank c/o Heller & Frisone 33 N. LaSalle St., #1200 Chicago, IL 60602 Case 07-24203 Doc 1 Filed 12/24/07 Entered 12/24/07 12:22:42 Desc Main Document Page 20 of 37

B6G (Official Form 6G) (12/07)

In re	Shawanda E. Scott	Case No.	
-		Debtor	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Amsik Properties Ltd 1516 N. Elmhurst Rd., Ste. 131 Mount Prospect, IL 60056 Lease Yearly Expires 12/07

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B6H (Official Form 6H) (12/07)

In re	Shawanda E. Scott	Case No
-		Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

UNKNOWN

NAME AND ADDRESS OF CODEBTOR

Ranita Potts
UNKNOWN

NAME AND ADDRESS OF CREDITOR

Capital One Bank
PO Box 85015

Richmond, VA 23285-5075

**Credit Card** 

U

**B6I (Official Form 6I) (12/07)** 

In re	Shawanda E. Scott		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDE	NTS OF DEBTOR AND SP	OUSE		
Single	RELATIONSHIP(S): Daughter Son Daughter	AGE(S): 13 15 17			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer	Qaulitemps, Inc ACH				
How long employed					
Address of Employer					
INCOME: (Estimate of average of	r projected monthly income at time case filed)		DEBTOR		SPOUSE
	nd commissions (Prorate if not paid monthly)	\$	1,726.00	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	1,726.00	\$	N/A
3. SOBTOTAL			· · · · · · · · · · · · · · · · · · ·		
4. LESS PAYROLL DEDUCTION					
a. Payroll taxes and social se	ecurity	\$	431.00	\$	N/A
b. Insurance		\$	0.00	\$ <u></u>	N/A
c. Union dues		\$	0.00	\$ <u></u>	N/A N/A
d. Other (Specify):			0.00	\$ <u> </u>	N/A N/A
5. SUBTOTAL OF PAYROLL D	EDUCTIONS	\$	431.00	\$	N/A
6. TOTAL NET MONTHLY TAK		\$	1,295.00	\$	N/A
7. Regular income from operation	of business or profession or farm (Attach detaile	d statement) \$	0.00	\$	N/A
8. Income from real property	· · · · · · · · · · · · · · · · · · ·	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	oort payments payable to the debtor for the debtor	's use or that of \$	0.00	\$	N/A
11. Social security or government (Specify):	assistance	\$	0.00	\$	N/A
			0.00	\$	N/A
12. Pension or retirement income		<u> </u>	0.00	\$	N/A
13. Other monthly income (Specify):		•	0.00	•	N/A
(Specify).			0.00	φ <u>—</u> \$	N/A
		Ψ	0.00	Ψ	NA
14. SUBTOTAL OF LINES 7 TH	ROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY INCO	OME (Add amounts shown on lines 6 and 14)	\$	1,295.00	\$	N/A
16. COMBINED AVERAGE MO	NTHLY INCOME: (Combine column totals from	n line 15)	\$	1,295	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Shawanda E. Scott		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	385.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	175.00
b. Water and sewer	\$	25.00
c. Telephone	\$	0.00
d. Other <b>Cell Phone</b>	\$	69.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	260.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	40.00 0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's	¢.	0.00
b. Life	\$ \$	60.00
c. Health	\$ \$	0.00
d. Auto	\$ \$	70.00
e. Other	\$ 	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Φ	
plan)	Φ.	0.00
a. Auto	\$	0.00
b. Other Pays Daughter for use of Auto	\$	125.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	\$	1,704.00
tonowing the ming of this document.		
20 STATEMENT OF MONTHLY NET INCOME	_	
20. STATEMENT OF MONTHLY NET INCOME	¢.	1 205 00
a. Average monthly income from Line 15 of Schedule I	\$	1,295.00
b. Average monthly expenses from Line 18 above	\$	1,704.00 -409.00
c. Monthly net income (a. minus b.)	\$	-403.00

Case 07-24203 Doc 1

Filed 12/24/07 Entered 12/24/07 12:22:42 Desc Main

B6 Declaration (Official Form 6 - Declaration). (12/07)

Date **December 24, 2007** 

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### **United States Bankruptcy Court Northern District of Illinois**

In re	Shawanda E. Scott		Case No.			
		Debtor(s)	Chapter	7		
	DECLARATION CO	NCERNING DEBTO	R'S SCHEDULE	2S		
	DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					
	I declare under penalty of perjury that sheets, and that they are true and correct					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Signature /s/ Shawanda E. Scott

Debtor

Shawanda E. Scott

Case 07-24203 Doc 1 Filed 12/24/07 Entered 12/24/07 12:22:42 Desc Main Document Page 25 of 37

B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

		Northern District of Initiois		
In re	Shawanda E. Scott		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$20,400.00	2007
\$22,779.00	2006
\$9,000.00	2005

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#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

#### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

> Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF PAYMENT

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL

AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

OWING

2.

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3

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT

NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary

and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **RELATIONSHIP TO** DESCRIPTION AND DEBTOR, IF ANY PERSON OR ORGANIZATION DATE OF GIFT VALUE OF GIFT

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or

since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately 

preceding the commencement of this case.

DATE OF PAYMENT. NAME AND ADDRESS NAME OF PAYOR IF OTHER OF PAYEE THAN DEBTOR 6/6/07 -12/07/07

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,101.00

David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

5

NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** 

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

Document

6

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

NAME (ITIN)/ COMPLETE EIN ADDRESS

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME **ADDRESS** 

7

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 24, 2007	Signature	/s/ Shawanda E. Scott
			Shawanda E. Scott
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

# **United States Bankruptcy Court**

	Northern Dis	strict of Illinois			
In re Shawanda E. Scott			Case No.		
	]	Debtor(s)	Chapter	7	
CHAPTER 7 IN	DIVIDUAL DEBTO	OR'S STATEME	NT OF INT	TENTION	
☐ I have filed a schedule of assets and lia	bilities which includes debt	s secured by property o	f the estate.		
I have filed a schedule of executory co	ntracts and unexpired leases	s which includes person	al property subj	ect to an unexpir	ed lease.
I intend to do the following with respec	ct to property of the estate w	which secures those deb	ts or is subject to	o a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NONE-			•	Ü	Ĭ,
Description of Leased Property	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t		
Lease Yearly Expires 12/07	Amsik Properties L	td X			
Date <b>December 24, 2007</b>	Signature	/s/ Shawanda E. Sc			
		Shawanda E. Scott			

Case 07-24203 Doc 1 Filed 12/24/07 Entered 12/24/07 12:22:42 Desc Main Document Page 33 of 37 United States Bankruptcy Court Northern District of Illinois

In re	Shawanda E. Scott		Case No.	
		Debtor(s)	Chapter	7

					Debtor(s)	Спари	<u> </u>	
		DI	SCLOSURE (	OF COMPENS	ATION OF ATTOR	RNEY FOR	DEBTOR(S)	
1.	comp	pensation paid	to me within one ye	ear before the filing		, or agreed to be	for the above-named debtor paid to me, for services renders follows:	
		For legal servi	ces, I have agreed to	o accept		\$	1,101.00	
		Prior to the fil	ing of this statemen	t I have received		\$ <u></u>	1,101.00	
		Balance Due				\$	0.00	
2.	The	source of the co	ompensation paid to	me was:				
		-	Debtor		Other (specify):			
3.	The	source of comp	pensation to be paid	to me is:				
		-	Debtor		Other (specify):			
4.	<b>■</b> f	I have not a firm.	agreed to share the a	bove-disclosed comp	pensation with any other pers	son unless they a	re members and associates of	my law
					ation with a person or person les of the people sharing in the		nembers or associates of my lavis attached.	w firm.
5.	a. A b. P c. R	analysis of the oregan and Representation of Other provision Negotiat reaffirms	debtor's financial sit filing of any petition of the debtor at the man as needed] ions with secure ation agreements	tuation, and renderin on, schedules, statem meeting of creditors d creditors to red	ent of affairs and plan which and confirmation hearing, ar uce to market value; exe as needed; preparation	ermining whethen may be required and any adjourned emption plann	r to file a petition in bankrupto;	ı of
6.	By a	Represe		btors in any disch	nes not include the following argeability actions, judi		ances, relief from stay act	ions or
					CERTIFICATION			
this		tify that the for ruptcy proceed		e statement of any ag	greement or arrangement for	payment to me f	or representation of the debtor	(s) in
Da	ted:	December 2	4, 2007		/s/ David M. Siege	el		
					David M. Siegel			
						A		
					David M. Siegel &			
						ve		

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

David M. Siegel	X /s/ David M. Siegel	December 24, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
790 Chaddick Drive Wheeling, IL 60090 (847) 520-8100		
$\label{eq:Certificate} \begin{tabular}{c} \textbf{Certificate} \\ \textbf{I (We), the debtor(s), affirm that I (we) have received and} \\ \textbf{Shawanda E. Scott} \\ \end{tabular}$		December 24, 2007
	X /s/ Shawanda E. Scott	December 24, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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#### 12/24/07 12:31PM

#### STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341

#### INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

#### WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every eight (8) years.

#### WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

#### WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

#### OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

/s/ Shawanda E. Scott	December 24, 2007		
Debtor's Signature	Date		

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# **United States Bankruptcy Court**

		Northern District of Illinois		
In re	Shawanda E. Scott		Case No.	
		Debtor(s)	Chapter	7
	VI	ERIFICATION OF CREDITOR N		
		Number o	f Creditors:	17
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credi	itors is true and	correct to the best of my
Date:	December 24, 2007	/s/ Shawanda E. Scott Shawanda E. Scott Signature of Debtor		